ACKNOWLEDGEMENT

The persons who have stood by me in my moments of anxiety, agony and ecstasy are numerous. I will be failing in my duties most grievously if I do not express my gratitude to them.

First and foremost I wish to record my profound sense of gratitude to my supervising teacher, Dr. R. Vasanthagopal, Associate Professor, P.G. & Research Department of Commerce, The Cochin College, Kochi, who have been a source of immense help throughout my research work. I cherish in my heart his wise counsel, friendly care and unfailing support and encouragements, without which, this thesis would not have appeared in its present form. I thankfully acknowledge all his precious services to me.

I am grateful to the Principal, The Cochin College, Kochi for giving me permission to do the research in the Centre and for providing all the necessary facilities for the successful completion of this work.

I remember with gratitude Prof. Krishnan Koodathil, Prof. Develatha and Prof. P.Rajagopalan, Principals of P.T.M. Govt. College, Perinthalmanna during the period of my study, for granting me permission to do research under FDP scheme of the UGC.

I am deeply indebted to the officials of the Directorate of Collegiate Education, Thiruvananthapuram and the Mahatma Gandhi University, Kottayam for granting me timely permissions and enrollment. The financial support of the University Grants Commission is also gratefully acknowledged. I am also indebted to the Director and other members of administrative staff in Colleges’ Development Council, University of Calicut.

I put on record the help of librarians and other staff of various academic institutions viz. NIRD, Hyderabad; Calcutta University, Kolkata; JNU, New Delhi; ICSSR, New Delhi; Delhi University, New Delhi; IITTM, Gwalior; Shimla University, Himachal Pradesh; Kerala University,
Thiruvananthapuram; University of Calicut: Thenhipalam, State Central Library, Thiruvananthapuram; Department of Commerce, University of Kerala, Thiruvananthapuram; CDS, Thiruvananthapuram and MG University, Kottayam for providing me necessary information pertinent to my study.

Several officials of different branches of South Malabar Gramin Bank have co-operated with me in providing with the required data necessary for the completion of my research work. I also extend my gratitude to all those bank customers who found time to co-operate with me for the collection of primary data.

Then there are my colleagues in the Department of Commerce and Management Studies, P.T.M. Govt. College Perinthalmanna, who have been a great source of support and encouragement. I am grateful to Mr. K. Pradeep Kumar and Mr. Dinesh P.K.

I also extend my deep sense of gratitude to Prof. P.K.M Mohammed Iqbal, former Professor in English, T.M Govt. College, Tirur, who have meticulously gone through the manuscript of my thesis, and Mr. Santhosh T Varghese, of Govt. college Chalakkudi, and Mr. Joy V.S, Subhash. T, and Rajesh. T, for rendering their expertise and support in all possible ways to complete this work.

I am greatly obliged to Dr. T. N. Sugathan, Director, and Centre for Survey Research and Management Services, Ernakulam for his guidance in statistical analysis.

Then, I affectionately remember my mother; wife, children and students who were always ready to share and bear.

DAMODARAN K. K